L	Hits	Search Text	DB	Time stamp
Number				
1	884	increment near3 (payment or charge)	USPAT;	2004/06/14
			US-PGPUB;	09:33
			EPO; JPO;	
			DERWENT	
2	2	(increment near3 (payment or charge)) and	USPAT;	2004/06/14
		705/80,37.ccls.	US-PGPUB;	09:28
			EPO; JPO;	
			DERWENT	
7	1	(increment near3 (payment or charge))	USPAT;	2004/06/14
		near2 (multiple)	US-PGPUB;	09:33
			EPO; JPO;	
			DERWENT	
8	947	multiple near2 increment	USPAT;	2004/06/14
			US-PGPUB;	09:33
			EPO; JPO;	
			DERWENT	
9	7	(multiple near2 increment) and	USPAT;	2004/06/14
		705/80,37.ccls.	US-PGPUB;	09:35
			EPO; JPO;	:
			DERWENT	
10	23	(multiple near2 increment) and 705/\$	USPAT;	2004/06/14
			US-PGPUB;	09:37
			EPO; JPO;	
			DERWENT	
11	52	(increment near3 (payment or charge)) and	USPAT;	2004/06/14
		705/\$	US-PGPUB;	09:41
			EPO; JPO;	
			DERWENT	
12	30457	(buyer or client or user or consumer or	USPAT;	2004/06/14
		customer or purchaser) near5 (cancel\$ or	US-PGPUB;	09:48
		reject\$ or terminat\$)	EPO; JPO;	
		·	DERWENT	
13	794	(merchant or vendor or seller) near5	USPAT;	2004/06/14
		(cancel\$ or reject\$ or terminat\$)	US-PGPUB;	09:49
			EPO; JPO;	
			DERWENT	
14	354	((buyer or client or user or consumer or	USPAT;	2004/06/14
		customer or purchaser) near5 (cancel\$ or	US-PGPUB;	09:49
		reject\$ or terminat\$)) and 705/80,37.ccls.	EPO; JPO;	
		·	DERWENT	
15	1630	((buyer or client or user or consumer or	USPAT;	2004/06/14
		customer or purchaser) near5 (cancel\$ or	US-PGPUB;	09:57
		reject\$ or terminat\$)) same (payment or	EPO; JPO;	
		charge or bill)	DERWENT	
16	36	(((buyer or client or user or consumer or	USPAT;	2004/06/14
		customer or purchaser) near5 (cancel\$ or	US-PGPUB;	09:57
		reject\$ or terminat\$)) same (payment or	EPO; JPO;	
		charge or bill)) and 705/80,37.ccls.	DERWENT	

17	229	((merchant or vendor or seller) near5	USPAT;	2004/06/14
		(cancel\$ or reject\$ or terminat\$)) same	US-PGPUB;	09:57
		(payment or charge or bill)	EPO; JPO;	
			DERWENT	
18	17	(((merchant or vendor or seller) near5	USPAT;	2004/06/14
		(cancel\$ or reject\$ or terminat\$)) same	US-PGPUB;	09:57
		(payment or charge or bill)) and	EPO; JPO;	
	19	705/80,37.ccls.	DERWENT	0004/00/07
•	19	705/80.ccls. and @pd>20031028	USPAT; US-PGPUB;	2004/06/07 15:23
			EPO; JPO;	15:25
			DERWENT	
_	4371	(bank or agent or "clearing house" or	USPAT;	2004/06/07
		acquier or clearinghouse or "third party" or	US-PGPUB;	17:17
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))		
-	601	((bank or agent or "clearing house" or	USPAT;	2004/06/07
		acquier or clearinghouse or "third party" or	US-PGPUB;	15:35
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
	ļ	generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))		
	440	) and 705/\$		
-	142	((bank or agent or "clearing house" or	USPAT;	2004/06/07
		acquier or clearinghouse or "third party" or intermediary or "go between" or negotiator	US-PGPUB;	17:03
		or mediator or broker ) same ((creat\$ or	EPO; JPO; DERWENT	
		generat\$ or produce or producing or	DERWENT	
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))		
		) and 705/80,37.ccls.		
-	1315	(bank or agent or "clearing house" or	USPAT;	2004/06/07
		acquier or clearinghouse or "third party" or	US-PGPUB;	17:12
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) near5 ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))		
·				

•	218	((bank or agent or "clearing house" or	USPAT;	2004/06/07
		acquier or clearinghouse or "third party" or	US-PGPUB;	17:16
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) near5 ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or bond))		
		) same (buyer or client or consumer or		
		customer or purchaser or user)		
	189	(((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	09:34
		intermediary or "go between" or negotiator	EPO; JPO;	03:34
		or mediator or broker ) near5 ((creat\$ or	DERWENT	
		generat\$ or produce or producing or	DEIXIE I	
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))		
		) same (buyer or client or consumer or		
		customer or purchaser or user)) not (((bank		
		or agent or "clearing house" or acquier or		
		clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker ) same ((creat\$ or		
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))		
	054	) and 705/80,37.ccls.)		
	954	((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	09:57
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))) and ((buyer or client or consumer or		
		customer or purchaser or user) same (bank		
		or agent or "clearing house" or acquier or		
		clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker))		

-	60	(((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:03
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond))) and ((buyer or client or consumer or		
		customer or purchaser or user) same (bank		
		or agent or "clearing house" or acquier or		
		clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker))) and 705/35,80.ccls.		
	4374	((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:06
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond)))		
_	22699	((transmit\$ or transfer\$ or transport\$ or	USPAT;	2004/06/08
		send\$) near5 (contract or proposal or offer	US-PGPUB;	10:01
		or CPO or agreement or settlement or	EPO; JPO;	
		bond))	DERWENT	
_	487	(((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:04
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generat\$ or produce or producing or		
		establish\$) near5 (contract or proposal or		
		offer or CPO or agreement or settlement or		
		bond)))) and (((transmit\$ or transfer\$ or		
		transport\$ or send\$) near5 (contract or		
		proposal or offer or CPO or agreement or		
		settlement or bond)))		
-	5239	((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:08
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
 		generate or generated or generating or		
		produce or producing or establish\$ or		
		prepare or preparing or prepared) near5		
	1	(contract or proposal or offer or CPO or		
		agreement or settlement or bond)))	1	

_	515	(((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:08
		intermediary or "go between" or negotiator	EPO; JPO;	10.00
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generate or generated or generating or	DEI/AAEIA I	
		produce or producing or establish\$ or		
		prepare or preparing or prepared) near5		
		(contract or proposal or offer or CPO or		
		agreement or settlement or bond)))) and		
		(((transmit\$ or transfer\$ or transport\$ or		
		send\$) near5 (contract or proposal or offer		
		or CPO or agreement or settlement or		
_	336	bond)))		0004/00/00
-	336	((((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:08
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generate or generated or generating or		
		produce or producing or establish\$ or		
		prepare or preparing or prepared) near5		
		(contract or proposal or offer or CPO or		
		agreement or settlement or bond)))) and		
		(((transmit\$ or transfer\$ or transport\$ or		
		send\$) near5 (contract or proposal or offer		
		or CPO or agreement or settlement or		
		bond)))) and 705/\$		
-	40	((((bank or agent or "clearing house" or	USPAT;	2004/06/08
		acquier or clearinghouse or "third party" or	US-PGPUB;	10:13
		intermediary or "go between" or negotiator	EPO; JPO;	
		or mediator or broker ) same ((creat\$ or	DERWENT	
		generate or generated or generating or		
		produce or producing or establish\$ or		
		prepare or preparing or prepared) near5		
		(contract or proposal or offer or CPO or		
		agreement or settlement or bond)))) and		
		(((transmit\$ or transfer\$ or transport\$ or		
		send\$) near5 (contract or proposal or offer		
		or CPO or agreement or settlement or		
		bond)))) and 705/35,80.ccls.		
-	0	20020038292.URPN.	USPAT	2004/06/08
				10:10
<b>-</b>	2	200024160.pn.	USPAT;	2004/06/08
			US-PGPUB;	10:23
			EPO; JPO;	
			DERWENT	
-	153	705/80.ccls.	USPAT;	2004/06/08
			US-PGPUB;	16:38
			EPO; JPO;	
			DERWENT	
_	O	20020013774.URPN.	USPAT	2004/06/08
			30.7.	13:33
<u> </u>		I	l	10.00

-	2	20030078862.pn.	USPAT;	2004/06/09
			US-PGPUB;	10:33
			EPO; JPO;	
			DERWENT	
-	1	20030078862.pn. and (cancel\$ or reject\$ or	USPAT;	2004/06/09
		terminat\$)	US-PGPUB;	10:42
			EPO; JPO;	
			DERWENT	
-	2	20020107785.pn.	USPAT;	2004/06/09
			US-PGPUB;	10:41
			EPO; JPO;	
			DERWENT	
-	1	20020107785.pn. and (cancel\$ or reject\$ or	USPAT;	2004/06/09
		terminat\$)	US-PGPUB;	10:42
			EPO; JPO;	
			DERWENT	
-	39713	(cancel\$ or reject\$ or terminat\$) near10	USPAT;	2004/06/09
		(buyer or client or user or consumer or	US-PGPUB;	10:50
		customer or purchaser)	EPO; JPO;	
			DERWENT	
-	428	((cancel\$ or reject\$ or terminat\$) near10	USPAT;	2004/06/09
		(buyer or client or user or consumer or	US-PGPUB;	10:51
		customer or purchaser)) and 705/37,80.ccls.	EPO; JPO;	
			DERWENT	
-	76501	(cancel\$ or reject\$ or terminat\$) near4	USPAT;	2004/06/09
		(payment or process or processing or	US-PGPUB;	10:50
		transaction)	EPO; JPO;	
			DERWENT	
-	12582	(buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) same ((cancel\$ or	US-PGPUB;	10:51
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))	DERWENT	
-	5977	(buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	11:50
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))	DERWENT	
-	174	((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) same ((cancel\$ or	US-PGPUB;	11:51
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))) and	DERWENT	
		705/37,80.ccls.		
-	2650	((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	11:52
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))) and	DERWENT	
		(bank or agent or "clearing house" or		
		acquier or clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )		<u>_</u>

-	386	((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	11:52
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
	İ	process or processing or transaction)))	DERWENT	
		same (bank or agent or "clearing house" or	!	
		acquier or clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )		
-	222	(((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	13:55
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction)))	DERWENT	
		same (bank or agent or "clearing house" or		
		acquier or clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )) and 705/\$		
-	1147	(((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	13:56
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))) and	DERWENT	
		(bank or agent or "clearing house" or		
		acquier or clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )) and 705/\$		
-	92	(((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	13:56
	İ	reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))) and	DERWENT	
		(bank or agent or "clearing house" or		
		acquier or clearinghouse or "third party" or	]	
		intermediary or "go between" or negotiator		
		or mediator or broker )) and 705/1,50.ccls.		
-	85	((((buyer or client or user or consumer or	USPAT;	2004/06/09
		customer or purchaser) near10 ((cancel\$ or	US-PGPUB;	13:56
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	
		process or processing or transaction))) and	DERWENT	
		(bank or agent or "clearing house" or		
		acquier or clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )) and 705/1,50.ccls.)		
		not (((buyer or client or user or consumer or		
		customer or purchaser) same ((cancel\$ or		
		reject\$ or terminat\$) near4 (payment or		
	[	process or processing or transaction))) and		
	1	705/37,80.ccls.)		

•	71	(((((buyer or client or user or consumer or customer or purchaser) near10 ((cancel\$ or	USPAT; US-PGPUB;	2004/06/14 09:48
		reject\$ or terminat\$) near4 (payment or	EPO; JPO;	09.40
		process or processing or transaction))) and	DERWENT	
		(bank or agent or "clearing house" or	DERVIENT	
		acquier or clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )) and 705/1,50.ccls.)		
		not (((buyer or client or user or consumer or		
		customer or purchaser) same ((cancel\$ or		
		reject\$ or terminat\$) near4 (payment or		
		process or processing or transaction))) and		
		705/37,80.ccls.)) not ((((buyer or client or		
		user or consumer or customer or purchaser)		
		near10 ((cancel\$ or reject\$ or terminat\$)		
		near4 (payment or process or processing or		
		transaction))) same (bank or agent or		
		"clearing house" or acquier or		
		clearinghouse or "third party" or		
		intermediary or "go between" or negotiator		
		or mediator or broker )) and 705/\$)		

```
SYSTEM: OS - DIALOG OneSearch
  File 15:ABI/Inform(R) 1971-2004/Jun 12
         (c) 2004 ProQuest Info&Learning
*File 15: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
         9:Business & Industry(R) Jul/1994-2004/Jun 11
         (c) 2004 The Gale Group
  File 610: Business Wire 1999-2004/Jun 14
         (c) 2004 Business Wire.
*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.
  File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
  File 275:Gale Group Computer DB(TM) 1983-2004/Jun 14
         (c) 2004 The Gale Group
  File 476: Financial Times Fulltext 1982-2004/Jun 14
         (c) 2004 Financial Times Ltd
  File 624:McGraw-Hill Publications 1985-2004/Jun 11
         (c) 2004 McGraw-Hill Co. Inc
*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more
  File 636:Gale Group Newsletter DB(TM) 1987-2004/Jun 11
         (c) 2004 The Gale Group
  File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jun 14
         (c) 2004 The Gale Group
  File 613:PR Newswire 1999-2004/Jun 14
         (c) 2004 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
  File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
       16:Gale Group PROMT(R) 1990-2004/Jun 14
         (c) 2004 The Gale Group
*File 16: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
  File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
  File 634:San Jose Mercury Jun 1985-2004/Jun 12
         (c) 2004 San Jose Mercury News
  File 148:Gale Group Trade & Industry DB 1976-2004/Jun 14
         (c) 2004 The Gale Group
*File 148: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
  File 20:Dialog Global Reporter 1997-2004/Jun 14
         (c) 2004 The Dialog Corp.
  File
        35:Dissertation Abs Online 1861-2004/May
         (c) 2004 ProQuest Info&Learning
  File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
*File 583: This file is no longer updating as of 12-13-2002.
  File 65:Inside Conferences 1993-2004/Jun W2
         (c) 2004 BLDSC all rts. reserv.
  File
         2:INSPEC 1969-2004/Jun W1
         (c) 2004 Institution of Electrical Engineers
*File
        2: Alert feature enhanced for multiple files, duplicates
removal, customized scheduling. See HELP ALERT.
  File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
  File 474: New York Times Abs 1969-2004/Jun 12
         (c) 2004 The New York Times
  File 475: Wall Street Journal Abs 1973-2004/Jun 11
         (c) 2004 The New York Times
  File 99: Wilson Appl. Sci & Tech Abs 1983-2004/May
```

(c) 2004 The HW Wilson Co.

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/May

(c)2004 Info.Sources Inc

File 348: EUROPEAN PATENTS 1978-2004/Jun W02

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040610,UT=20040603

(c) 2004 WIPO/Univentio

File 347: JAPIO Nov 1976-2004/Feb (Updated 040607)

(c) 2004 JPO & JAPIO

\*File 347: JAPIO data problems with year 2000 records are now fixed. Alerts have been run. See HELP NEWS 347 for details.

Set Items Description

?

Set	Items	Description
S1	355	INCREMENT (N3) (PAYMENT OR CHARGE)
S2	154	S1 AND PD<20001227
S3	151	RD (unique items)
S4	186	MULTIPLE (N2) INCREMENT
<i>S</i> 5	0	S4 (N10) (PAYMENT OR CHARGE)
S6	5	S4 (S) (PAYMENT OR CHARG?)
S7	3	S6 AND PD<20001227
S8	17	S1 (S) (BUYER OR USER OR CLIENT OR CONSUMER OR CUSTOMER OR
	PU	JRCHASER)
S9	92	S1 AND (BUYER OR USER OR CLIENT OR CONSUMER OR CUSTOMER OR
	PU	JRCHASER)
S10	48	S9 AND PD<20001227
S11	47	RD (unique items)
S12	3246	(MERCHANT OR VENDOR OR SELLER) (N4) (CANCEL? OR REJECT? OR
	TH	ERMINAT?)
S13	508	S12 (S) (PAYMENT OR CHARG?)
S14	101	S13 AND PD<20001227
S15	89	RD (unique items)

Set S1	Items 3246	Description (MERCHANT OR VENDOR OR SELLER) (N4) (CANCEL? OR REJECT? OR
	TI	ERMINAT?)
S2	365	S1 (S) (PAYMENT OR CHARGE OR CHARGING)
S3	117	S2 AND PD<2001227
S4	103	RD (unique items)
S5	294	S1 (N6) (PAYMENT OR CHARGE OR CHARGING OR TRANSACTION OR P-
	RO	DCESS)
S6	70	S2 AND PD<20001227
<b>S</b> 7	64	RD (unique items)
S8	71	S5 AND PD<20001227
S9	69	RD (unique items)